

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 7,117,177 B2
APPLICATION NO. : 10/023298
DATED : October 3, 2006
INVENTOR(S) : Martin P. Madden

Page 1 of 1

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Claim 1, Column 8, beginning at Line 45:

Error: whereby the value of the deposit liabilities base may be quantified without the need for divesting the deposit liabilities base from the financial institution, and also to allow the deposit liabilities base to be resold if desired.

Correct as follows: whereby the value of the deposit liabilities base is determined, permitting the deposit liabilities base to be sold if desired, but not thereby requiring divestiture of the deposit liabilities base from the financial institution.

Claim 6, Column 8, Line 65:

Error: sition preformed by a selling financial institution.

Correct as follows: sition performed by a selling financial institution.

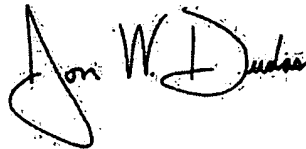
Claim 8, Column 10, beginning at Line 6:

Error: whereby the value of the deposit liabilities base may be quantified without the need for divesting the deposit liabilities base from the financial institution, and also to allow the deposit liabilities base to be resold if desired.

Correct as follows: whereby the value of the deposit liabilities base is determined, permitting the deposit liabilities base to be sold if desired, but not thereby requiring divestiture of the deposit liabilities base from the financial institution.

Signed and Sealed this

Second Day of January, 2007



JON W. DUDAS
Director of the United States Patent and Trademark Office